

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

28 – 5, 23  
dric

In re: : Bankruptcy Case No.: 19–24923–CMB  
: :  
: Chapter: 13  
: Issued per the June 11, 2020 Proceeding

**Richard J. Palagallo**  
Debtor(s)

**ORDER OF COURT CONFIRMING PLAN  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that the Plan dated December 30, 2019 is CONFIRMED. A copy of this plan was previously mailed to you.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Debtor(s)'s counsel (or Debtor(s) if not represented by counsel) must review all proofs of claim within thirty (30) days after the claims bar date. All objections to pre-petition claims shall be filed within ninety (90) days after the claims bar date, thereafter allowing at least thirty (30) days for a response.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

**(3.) IT IS FURTHER ORDERED THAT:**

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

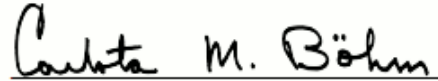
**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: June 25, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Richard J. Palagallo  
 Debtor

Case No. 19-24923-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric  
 Form ID: 235

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Jun 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2020.

db  
 15177146 ++Richard J. Palagallo, 947 Stanton Avenue Ext., Pittsburgh, PA 15209-2424  
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)  
 15177147 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
 15201743 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 15177152 +Citibank, Po Box 6217, Sioux Falls, SD 57117-6217  
 15177153 +Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 15187416 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
 c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013  
 15195710 +PNC BANK, N.A., Bankruptcy Department, 3232 NEWMARK DRIVE, MIAMISBURG OH 45342-5421  
 15177157 +PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180  
 15177160 +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982  
 15177156 +PNC Bank, Po Box 8703, Dayton, OH 45401-8703  
 15200083 +PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101-4982  
 15177159 +Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5,  
 Cleveland, OH 44101-4982  
 15177161 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 15177167 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026,  
 Cedar Rapids, IA 52409)  
 15177166 Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521  
 15190582 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 15177168 +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517  
 15208227 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
 15177169 +Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
 ++E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 26 2020 03:49:39  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15213067 ++E-mail/Text: kburkley@bernsteinlaw.com Jun 26 2020 03:48:44 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 15177154 E-mail/Text: bk@freedomfinancialnetwork.com Jun 26 2020 03:47:24 Freedom Financial,  
 1875 South Grant Street, San Mateo, CA 94402  
 15177155 E-mail/Text: bk@freedomfinancialnetwork.com Jun 26 2020 03:47:24 Freedom Plus,  
 Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002  
 15206535 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jun 26 2020 03:48:23 Jefferson Capital Systems LLC,  
 Po Box 7999, Saint Cloud Mn 56302-9617  
 15177148 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 26 2020 03:49:29 Chase Card Services,  
 Po Box 15369, Wilmington, DE 19850  
 15177150 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 26 2020 03:49:59 Chase Card Services,  
 Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850  
 15209897 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 26 2020 03:50:09 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15177162 ++E-mail/PDF: gecsedirecoverycorp.com Jun 26 2020 03:50:32 Synch/PPC, Po Box 965005,  
 Orlando, FL 32896-5005  
 15177163 ++E-mail/PDF: gecsedirecoverycorp.com Jun 26 2020 03:50:01 Synch/PPC, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 15177164 ++E-mail/PDF: gecsedirecoverycorp.com Jun 26 2020 03:50:00 Synchrony Bank,  
 Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 15178028 ++E-mail/PDF: gecsedirecoverycorp.com Jun 26 2020 03:50:00 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15210609 ++E-mail/PDF: gecsedirecoverycorp.com Jun 26 2020 03:50:32 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 15177165 ++E-mail/PDF: gecsedirecoverycorp.com Jun 26 2020 03:49:31 Synchrony Bank/BP,  
 Po Box 965024, Orlando, FL 32896-5024  
 15208409 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 26 2020 03:50:09 Verizon,  
 by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC Mortgage, A Division Of Pnc Bank, National Ass  
 cr Toyota Motor Credit Corporation  
 cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
 15177151\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
 MONROE LA 71203-4774  
 (address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298,  
 Wilmington, DE 19850)  
 15177149\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
 MONROE LA 71203-4774  
 (address filed with court: Chase Card Services, Po Box 15369, Wilmington, DE 19850)  
 15188193\* ++JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
 c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

District/off: 0315-2

User: dric  
Form ID: 235

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Jun 25, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
15177158\* +PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180

TOTALS: 2, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 27, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2020 at the address(es) listed below:

Christopher M. Frye on behalf of Debtor Richard J. Palagallo chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com  
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Thomas Song on behalf of Creditor PNC Mortgage, A Division Of Pnc Bank, National Association  
pawb@fedphe.com

TOTAL: 6